Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in this application:

Claim 1 (currently amended): An integrated electronic credit application, contracting and securitization system comprising:

~~one or more funding sources;~~

means for receiving a credit application from an applicant utilizing at least one remote application input and display device at a dealer location;

~~a credit application information entry and application routing system for providing a credit application containing application information of an applicant and~~ means for selectively forwarding said credit application to ~~said one or more~~ a plurality of funding sources ~~for approval to provide an approved credit application~~;

means for receiving a funding decision from the plurality of funding sources;

means for ~~an eContracting system for interacting with said credit application information entry and application routing system to use at least some of said application information from said approved credit application to provide~~ providing an electronic contract between at least said applicant and a selected one of said plurality of funding sources using at least some information from said credit application; and

~~an eDocument storage system~~ means for storing, ~~and~~ retrieving and maintaining the integrity of said electronic contract, ~~and maintaining the integrity of said at least some of said application information and electronic contract information contained therein~~ thereby providing irrevocable proof of the authenticity of said electronic contract.

Claim 2 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 1 wherein ~~said credit application information entry and application routing system further comprises at least one application entry and display device and~~ said ~~eContracting system~~ means for providing an electronic contract provides on said at least one application ~~entry~~ input and display device an electronic contract form ~~having~~ at least one first data field containing at least a portion of said credit application information and at least one second data field for entry of electronic contract information by said applicant.

Claim 3 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 2 wherein ~~said~~ said means for providing an electronic contract ~~integrated system further comprises a storage medium and said eContracting system further~~ stores in ~~said~~ a storage medium at least a partially completed electronic contract.

Claim 4 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 2 wherein said means for providing an electronic contract ~~eContracting system further~~ provides on said at least one application ~~entry~~ input and display device tracking and status information about said electronic contract.

Claim 5 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 2 wherein said means for providing an electronic contract ~~eContracting system~~ forwards at least said electronic contract information to said selected funding source for verification purposes and receives a funding source verification message from said selected funding source.

Claim 6 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 5 wherein said verification message comprises funding source edits.

Claim 7 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 5 ~~wherein~~ said means for providing an electronic contract ~~eContracting system further~~ prevents access by said applicant to said electronic contract information until receipt of said funding source verification message.

Claim 8 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 5 wherein said means for providing an electronic contract ~~eContracting system further~~ provides said verification message on said at least one application ~~entry~~ input and display device.

Claim 9 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 2 ~~wherein~~ said means for providing an electronic contract ~~eContracting system~~ provides ~~on said~~ on said at least one application ~~entry~~ input and display device error information associated with the processing of said electronic contract.

Claim 10 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 2 ~~wherein said integrated system~~ further ~~comprises~~ comprising at least one electronic signature device and wherein said means for providing an electronic contract ~~eContracting system~~ captures an

electronic signature of at least said applicant ~~of~~ for said electronic contract using said electronic ~~storage~~ signature device.

Claim 11 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 2 wherein said means for providing an electronic contract ~~eContracting system~~ selectively forwards said electronic contract information to another of said one or more funding sources for funding.

Claim 12 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 10 ~~wherein said credit application information entry and application routing system~~ further ~~comprises~~ comprising a printing device and wherein, prior to sending said electronic contract to said selected funding source for funding, said means for providing an electronic contract ~~eContracting system force~~ prints a copy of said electronic contract on said ~~printer~~ printing device for said applicant to review.

Claim 13 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 12~~2~~ wherein said ~~integrated system~~ means for storing, retrieving, and maintaining the integrity of said electronic contract ~~comprises a second storage medium and wherein said eDocument storage system~~ receives and stores ~~in said second storage medium~~ said electronic contract in a second storage medium for a predefined period of time.

Claim 14 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 13 wherein said second storage medium is a database.

Claim 15 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 13 ~~—wherein~~ said means for storing, retrieving, and maintaining the integrity of said electronic contract ~~eDocument storage system~~ retrieves said stored electronic contract from said second storage medium and displays said ~~-~~ stored electronic contract having an "original" or "copy" designation on said at least one application ~~entry~~ input and display device.

Claim 16 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 15 wherein said means for storing, retrieving, and maintaining the integrity of said electronic contract ~~eDocument storage system~~ retrieves said stored electronic contract from said second storage medium and

prints said stored electronic contract having said "original" or "copy" designation on said printing device.

Claim 17 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 13 wherein said means for storing, retrieving, and maintaining the integrity of said electronic contract ~~eDocument storage system provides for at least one authorized user of~~ said ~~eDocument storage system and~~ maintains in said second storage medium user permissions data of said at least one authorized user.

Claim 18 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 17 wherein said at least one authorized user comprises at least one party to said electronic contract.

Claim 19 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 18 wherein said at least one authorized user comprises an agent of said at least one party to said electronic contract.

Claim 20 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 13 wherein said means for storing, retrieving, and maintaining the integrity of said electronic contract ~~eDocument storage system~~ tracks and stores in said second storage medium access and usage information ~~about said eDocument storage system~~.

Claim 21 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 13 ~~wherein said integrated system further comprises~~ comprising a registry and wherein said means for storing, retrieving, and maintaining the integrity of said electronic contract ~~said eDocument storage system~~ stores electronic contract ownership information in said registry.

Claim 22 (currently amended): The ~~integrated~~ system ~~as in~~ of claim 21 wherein said means for storing, retrieving, and maintaining the integrity of said electronic contract ~~eDocument storage system~~ displays said registry on said at least one application ~~entry~~ input and display device.

Claim 23 (currently amended): A method in an integrated electronic credit application, contracting and securitization system, comprising the steps of:

 receiving a credit application ~~information of~~ from an applicant utilizing at least one remote application input and display device at a dealer location;

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selectively forwarding said credit application to ~~one or more~~ a plurality of funding
sources ~~for approval to provide an approved credit application~~utilizing a transmitting
apparatus;

receiving a funding decision from the plurality of funding sources using a receiving
apparatus;

~~processing electronic contract information and at least some of said application~~
~~information from said approved credit application to provide~~ providing an electronic
contract between at least said applicant and a selected one of said plurality of funding
sources using a processor configured to process at least some information from said
credit application ; and;

storing, ~~and~~ retrieving ~~said electronic contract~~ and maintaining the integrity of said ~~at~~
~~least some of said application information contained in the~~ electronic contract using a
storage medium thereby providing irrevocable proof of the authenticity of said
electronic contract.

Claim 24 (currently amended):   The method ~~as in~~ of claim 23 further comprising ~~the step of~~
providing on said at least one remote application ~~entry~~ input and display device an electronic
contract form having at least one first data field containing at least a portion of said credit
application information and at least one second data field for entry of electronic contract
information by said applicant.

Claim 25 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the step of~~
storing in a said storage medium at least a partially completed electronic contract.

Claim 26 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the step of~~
providing on said at least one application ~~entry~~ input and display device tracking and status
information about said electronic contract.

Claim 27 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the step of~~
forwarding at least said electronic contract information to said selected funding source for
verification purposes and receiving a funding source verification message from said selected
funding source.

Claim 28 (currently amended):   The method ~~as in~~ of claim 27 wherein said verification message comprises funding source edits.

Claim 29 (currently amended):   The method ~~as in~~ of claim 27 further comprising ~~the step of~~ preventing access to said electronic contract information by said applicant until receipt of said funding source verification message.

Claim 30 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the step of~~ providing said verification message on said at least one application ~~entry~~ input and display device.

Claim 31 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the step of~~ providing on said on said at least one application ~~entry~~ input and display device error information associated with the processing of said electronic contract.

Claim 32 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the step of~~ capturing an electronic signature of at least said applicant ~~of~~ for said electronic contract using an electronic signature device.

Claim 33 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the step of~~ selectively forwarding said electronic contract information to another of said one or more funding sources for funding.

Claim 34 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the step of~~ prior to sending said electronic contract to said selected funding source for funding, printing a copy of said electronic contract on a printing device for said applicant to review.

Claim 35 (currently amended):   The method ~~as in~~ of claim 24 further comprising ~~the steps of~~ receiving and storing in a second storage medium said electronic contract for a predefined period of time.

Claim 36 (currently amended):   The method ~~as in~~ of claim 35 wherein said second storage medium is a database.

Claim 37 (currently amended): The method ~~as in~~ of claim 35 further comprising ~~the steps of~~ retrieving said stored electronic contract from said second storage medium and displaying said stored electronic contract having an "original" or "copy" designation on said at least one application ~~entry~~ input and display device.

Claim 38 (currently amended): The method ~~as in~~ of claim 37 further comprising ~~the step of~~ printing said stored electronic contract having said "original" or "copy" designation on said printing device.

Claim 39 (currently amended): The method ~~as in~~ of claim 35 further comprising ~~the steps of providing for at least one authorized user of said system and~~ maintaining in said second storage medium user permissions data of said at least one authorized user.

Claim 40 (currently amended): The method ~~as in~~ of claim 39 wherein said <u>at least one</u> authorized user comprises at least one party to said electronic contract.

Claim 41 (currently amended): The method ~~as in~~ of claim 39 wherein said <u>at least one</u> authorized user comprises an agent of said at least one party to said electronic contract.

Claim 42 (currently amended): The method ~~as in~~ of claim 35 further comprising ~~the steps of~~ monitoring access to said electronic contract stored in said storage medium.

Claim 43 (currently amended): The method ~~as in~~ of claim 35 further comprising ~~the steps of~~ providing and storing electronic contract ownership information in a registry.

Claim 44 (currently amended): The method ~~as in~~ of claim 43 further comprising ~~the step of~~ displaying said registry on said at least one application ~~entry~~ input and display device.

Claim 45 (previously presented): A program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform method steps for electronic credit application processing, contracting and securitizing, said method steps comprising:

receiving credit application information of an applicant;

selectively forwarding said credit application to one or more funding sources for approval
to provide an approved credit application;

processing electronic contract information and at least some of said application
information from said approved credit application to provide an electronic contract
between at least said applicant and a selected one of said funding sources; and;

storing and retrieving said electronic contract and maintaining the integrity of said at least
some of said application information contained therein thereby providing irrevocable
proof of the authenticity of said electronic contract.

Claim 46 (previously presented):   The program storage device as in claim 45 wherein the
method steps further comprise providing on at least one application entry and display device an
electronic contract form having at least one first data field containing at least a portion of said
application information and at least one second data field for entry of electronic contract
information by said applicant.

Claim 47 (previously presented):   The program storage device as in claim 46 wherein the
method steps further comprise storing in a storage medium at least a partially completed
electronic contract.

Claim 48 (previously presented):   The program storage device as in claim 46 wherein the
method steps further comprise providing on said least one application entry and display device
tracking and status information about said electronic contract.

Claim 49 (previously presented):   The program storage device as in claim 46 wherein the
method steps further comprise forwarding at least said electronic contract information to said
selected funding source for verification purposes and receiving a funding source verification
message from said selected funding source.

Claim 50 (previously presented):   The program storage device as in claim 49 wherein said
verification message comprises funding source edits.

Claim 51 (previously presented): The program storage device as in claim 49 further comprising preventing access to said electronic contract information by said applicant until receipt of said funding source verification message.

Claim 52 (previously presented): The program storage device as in claim 49 wherein the method steps further comprise providing said verification message on said at least one application entry display device.

Claim 53 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise providing for at least one authorized user of said system and maintaining in said second storage medium user permissions data of said at least one authorized user.

Claim 54 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise capturing an electronic signature of at least said applicant of said electronic contract using an electronic signature device.

Claim 55 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise selectively forwarding said electronic contract information to another of said one or more funding sources for funding.

Claim 56 (previously presented): The program storage device as in claim 54 wherein the method steps further comprise the step of, prior to sending said electronic contract to said selected funding source for funding, printing a copy of said electronic contract on a printing device for said applicant to review.

Claim 57 (previously presented): The program storage device as in claim 46 wherein the method steps further comprise receiving and storing in a second storage medium said electronic contract for a predefined period of time.

Claim 58 (previously presented): The program storage device as in claim 57 wherein said storage medium is a database.

Claim 59 (previously presented): The program storage device as in claim 57 wherein the method steps further comprise the steps of retrieving said stored electronic contract from said second storage medium and displaying said stored electronic contract having an "original" or "copy" designation on said at least one application entry and display device.

Claim 60 (previously presented): The program storage device as in claim 59 wherein the method steps further comprise the step of printing said stored electronic contract having said "original" or "copy" designation on said printing device.

Claim 61 (previously presented): The program storage device as in claim 57 wherein the method steps further comprise the steps of providing and maintaining in said second storage medium user permissions data of an authorized user of said integrated system.

Claim 62 (previously presented): The program storage device as in claim 61 wherein said authorized user comprises at least one party to said electronic contract.

Claim 63 (previously presented): The program storage device as in claim 62 wherein said authorized user comprises an agent of said at least one party to said electronic contract.

Claim 64 (previously presented): The program storage device as in claim 12 wherein the method steps further comprise monitoring access to said electronic contract stored in said storage medium.

Claim 65 (previously presented): The program storage device as in claim 57 wherein the method steps further comprise the steps of providing and storing electronic contract ownership information in a registry.

Claim 66 (previously presented): The program storage device as in claim 65 wherein the method steps further comprise the step of displaying said registry on said at least one application entry and display device.